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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/783,478

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Gail E. McGiffin

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EXAMINER

AGWUMEZIE, CHARLES C

ART UNIT

PAPER NUMBER

3621

MAIL DATE

DELIVERY MODE

07/26/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief	Application No. 10/783,478	Applicant(s) MCGIFFIN ET AL.	
	Examiner Charlie C. Agwumezie	Art Unit 3621	

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

THE REPLY FILED 16 July 2007 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. ☒ The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a) ☒ The period for reply expires 3 months from the mailing date of the final rejection.
 b) ☐ The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. ☐ The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. ☒ The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because
 (a) ☒ They raise new issues that would require further consideration and/or search (see NOTE below);
 (b) ☐ They raise the issue of new matter (see NOTE below);
 (c) ☐ They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 (d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____. (See 37 CFR 1.116 and 41.33(a)).

4. ☐ The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
 5. ☐ Applicant's reply has overcome the following rejection(s): _____.
 6. ☐ Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
 7. ☒ For purposes of appeal, the proposed amendment(s): a) ☒ will not be entered, or b) ☐ will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.
 The status of the claim(s) is (or will be) as follows:
 Claim(s) allowed: _____.
 Claim(s) objected to: _____.
 Claim(s) rejected: 1-31.
 Claim(s) withdrawn from consideration: _____.

AFFIDAVIT OR OTHER EVIDENCE

8. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
 9. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
 10. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

11. ☒ The request for reconsideration has been considered but does NOT place the application in condition for allowance because:
See Continuation Sheet.
 12. ☐ Note the attached Information Disclosure Statement(s). (PTO/SB/08) Paper No(s). _____.
 13. ☐ Other: _____.



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 SUPERVISORY PATENT EXAMINER
 TECHNOLOGY CENTER 3600

Charlie C.L. Agwumezie
 Patent Examiner
 Art Unit 3621

Continuation of 11. does NOT place the application in condition for allowance because: The proposed amendment will not be entered because they raise new issues such as in:

Claim 1: ...and a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different; ...an account involvement entity class for establishing account involvements comprising: ... a third account involvement that establishes a third relationship between the first customer data object and the first account data object, the third relationship being different from the first relationship; and a fourth account involvement that establishes a fourth relationship between the second customer data object and the second account data object, ...wherein the account involvements establish relationships between the first account data object and the customer data objects and between the second account data object and the customer data objects; and an account role entity class for establishing an account role entity that defines: a first account role for the first customer data object with respect to the first account ID; and a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID, ...wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and logic operable to execute the multiple concise account level decision queries.

Claim 20: a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different; and ...a relationship between the second customer data object and the second account data object; ... with respect to the first account ID; ...a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different account roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID; a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID; ... the third account role stored to establish a relationship between the first customer data object and the first account data object different from the relationship established by storing the first account role; and the fourth account role stored to establish a relationship between the second customer data object and the second account data object, wherein the account entity class, the customer entity class, the involvement entity, and the entity that defines multiple account roles form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and a processor operable to execute the multiple concise account level decision queries.

claim 21: ...and a second customer data object comprises a second customer ID, the first customer ID and the second customer ID being different; ...a first account role for the first customer data object with respect to the first account ID; a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different account roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID; ...a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and...a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID ...relationships between the risk data objects, the account data objects, the customer data objects, the product data objects and the service data objects, ...wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, the entity that defines multiple account roles, the first entity class, and the second entity class form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and executing the multiple concise account level decision queries.

These claims raise new issues and/or reflect on the scope of the claimed invention that would require further searches and/or consideration and for this reason the amendment will not be entered.